

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
ANDERSON, BIANCA V. § Case No. 16-16258  
§  
Debtor §

---

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

R. SCOTT ALSTERDA, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 0.00 (Without deducting any secured claims)	Assets Exempt: 7,154.00
Total Distributions to Claimants: 24,534.02	Claims Discharged Without Payment: 14,844.42
Total Expenses of Administration: 18,449.56	

3) Total gross receipts of \$ 53,248.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 10,264.42 (see **Exhibit 2**), yielded net receipts of \$ 42,983.58 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ NA	\$ NA	\$ NA	\$ NA
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	13,644.56	18,449.56	18,449.56
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	4,371.76	4,371.76	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	1,252.00	1,043.84	1,043.84	1,043.84
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	16,742.42	23,304.20	23,304.20	23,490.18
<b>TOTAL DISBURSEMENTS</b>	\$ 17,994.42	\$ 42,364.36	\$ 47,169.36	\$ 42,983.58

4) This case was originally filed under chapter 13 on 05/13/2016 , and it was converted to chapter 7 on 01/14/2017 . The case was pending for 13 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/06/2018 By: /s/R. SCOTT ALSTERDA  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Employment Discrimination Case	1249-000	53,248.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 53,248.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
BIANCA V. ANDERSON	Surplus Funds Paid to Debtor 726 (a)(6) (includes Payments to shareholders and limited partners)	8200-002	10,264.42
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ 10,264.42</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL SECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
R. SCOTT ALSTERDA, TRUSTEE	2100-000	NA	5,048.36	5,048.36	5,048.36
ASSOCIATED BANK	2600-000	NA	10.00	10.00	10.00
UNITED STATES TREASURY	2810-000	NA	0.00	3,193.00	3,193.00
ILLINOIS DEPARTMENT OF REVENUE	2820-000	NA	0.00	1,612.00	1,612.00
NIXON PEABODY LLP	3110-000	NA	7,225.50	7,225.50	7,225.50
NIXON PEABODY LLP	3120-000	NA	60.20	60.20	60.20
KUTCHINS, ROBBINS & DIAMOND LTD.	3410-000	NA	1,300.50	1,300.50	1,300.50
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 13,644.56</b>	<b>\$ 18,449.56</b>	<b>\$ 18,449.56</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
THE SEMRAD LAW FIRM	6700-000	NA	4,000.00	4,000.00	0.00
THE SEMRAD LAW FIRM	6710-000	NA	371.76	371.76	0.00
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 4,371.76</b>	<b>\$ 4,371.76</b>	<b>\$ 0.00</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	IDOR PO Box 64338Chicago Illinois 60664		671.00	NA	NA	0.00
	IRS 1 PO Box 7346Philadelphia Pennsylvania 19101		581.00	NA	NA	0.00
000004A	ILLINOIS DEPARTMENT OF REVENUE	5800-000	NA	510.16	510.16	510.16
000001A	INTERNAL REVENUE SERVICE	5800-000	NA	533.68	533.68	533.68
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ 1,252.00</b>	<b>\$ 1,043.84</b>	<b>\$ 1,043.84</b>	<b>\$ 1,043.84</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Allstate Insurance P.O. Box 12055Roanoke Virginia 24018		1,350.00	NA	NA	0.00
	CMRE. 877-572-7555 3075 E IMPERIAL HWY STEBREA California 92821		50.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	PEOPLES ENGY 200 EAST RANDOLPHCHICAGO Illinois 60601		34.00	NA	NA	0.00
	Principal Trust Company 711 High StDes Moines Iowa 50392		8,554.42	NA	NA	0.00
	SYNCB/TJX PO BOX 965015ORLANDO Florida 32896		761.00	NA	NA	0.00
	SYNCB/WALMAR PO BOX 965024EL PASO Texas 79998		2,363.00	NA	NA	0.00
	YMCA of Metropolitan Chicago 801 N Dearborn StChicago Illinois 60610		480.00	NA	NA	0.00
000002	CAPITAL ONE BANK (USA), N.A.	7100-000	3,150.00	3,150.18	3,150.18	3,150.18
000003	MIDLAND FUNDING LLC	7100-000	NA	2,363.97	2,363.97	2,363.97
000006	CHIQUITA HALL- JACKSON	7200-000	NA	17,731.58	17,731.58	17,731.58

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000004B	ILLINOIS DEPARTMENT OF REVENUE	7300-000	NA	53.16	53.16	53.16
000001B	INTERNAL REVENUE SERVICE	7300-000	NA	5.31	5.31	5.31
	CAPITAL ONE BANK (USA), N.A.	7990-000	NA	NA	NA	24.06
	CHIQUITA HALL- JACKSON	7990-000	NA	NA	NA	135.43
	ILLINOIS DEPARTMENT OF REVENUE	7990-000	NA	NA	NA	4.31
	INTERNAL REVENUE SERVICE	7990-000	NA	NA	NA	4.12
	MIDLAND FUNDING LLC	7990-000	NA	NA	NA	18.06
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 16,742.42</b>	<b>\$ 23,304.20</b>	<b>\$ 23,304.20</b>	<b>\$ 23,490.18</b>

## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

Page: 1  
Exhibit 8Case No: 16-16258 CAD Judge: CAROL A. DOYLE  
Case Name: ANDERSON, BIANCA V.

Trustee Name: R. SCOTT ALSTERDA

Date Filed (f) or Converted (c): 01/14/17 (c)

341(a) Meeting Date: 02/23/17

Claims Bar Date: 08/01/17

For Period Ending: 02/06/18

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Kia Sportage 2010 45000	5,623.00	0.00		0.00	FA
2. Used Furniture	100.00	0.00		0.00	FA
3. Misc Electronics (u)	500.00	0.00		0.00	FA
4. Used clothing and shoes	100.00	0.00		0.00	FA
5. Misc Jewelry (u)	250.00	0.00		0.00	FA
6. Park Federal Checking Acct	0.00	0.00		0.00	FA
7. 2016 Anticipated Tax Refund (u)	581.00	0.00		0.00	FA
8. Employment Discrimination Case (u)	53,248.00	53,248.00		53,248.00	FA

TOTALS (Excluding Unknown Values)	\$60,402.00	\$53,248.00	\$53,248.00	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
-----------------------------------	-------------	-------------	-------------	--

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/15/17

Current Projected Date of Final Report (TFR): 12/15/17



ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-16258 -CAD  
Case Name: ANDERSON, BIANCA V.

Trustee Name: R. SCOTT ALSTERDA  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*2846 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*1199  
For Period Ending: 02/06/18

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
08/29/17	8	Pace Suburban Bus Division of the Regional Transportation Authority 550 West Algonquin Road Arlington Heights, IL 60005	Settlement Funds [Dkt. 45]	1249-000	53,248.00		53,248.00
09/08/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	53,238.00
09/29/17	030001	United States Treasury Department of the Treasury Internal Revenue Service Cincinnati, OH 45999-0148	36-7701199 2017 Form 1041	2810-000		3,193.00	50,045.00
09/29/17	030002	Illinois Department of Revenue P.O. Box 19053 Springfield, IL 62794-9053	36-7701199 2017 IL-1041-V	2820-000		1,612.00	48,433.00
01/10/18	030003	R. SCOTT ALSTERDA, TRUSTEE 70 WEST MADISON AVENUE SUITE 3500 CHICAGO, IL 60602-4283	Chapter 7 Compensation/Fees	2100-000		5,048.36	43,384.64
01/10/18	030004	Nixon Peabody LLP 70 West Madison Street Suite 3500 Chicago, IL 60602	Attorney for Trustee Fees (Trustee	3110-000		7,225.50	36,159.14
01/10/18	030005	Nixon Peabody LLP	Attorney for Trustee Expenses (Trus	3120-000		60.20	36,098.94

Page Subtotals 53,248.00 17,149.06

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 16-16258 -CAD  
Case Name: ANDERSON, BIANCA V.

Trustee Name: R. SCOTT ALSTERDA  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*2846 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*1199  
For Period Ending: 02/06/18

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		70 West Madison Street Suite 3500 Chicago, IL 60602					
01/10/18	030006	Kutchins, Robbins & Diamond, Ltd. c/o Lois West 35 East Wacker Drive, Suite 690 Chicago, IL 60601	Accountant for Trustee Fees (Other	3410-000		1,300.50	34,798.44
01/10/18	030007	Internal Revenue Service PO Box 7317 Philadelphia, PA 19101-7317	Claim 000001A, Payment 100.76450%			537.76	34,260.68
			Claim 533.68	5800-000			
			Interest 4.08	7990-000			
01/10/18	030008	Illinois Department of Revenue Bankruptcy Section PO Box 19035 Springfield, IL 62794-9035	Claim 000004A, Payment 100.76447%			514.06	33,746.62
			Claim 510.16	5800-000			
			Interest 3.90	7990-000			
01/10/18	030009	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Claim 000002, Payment 100.76377%			3,174.24	30,572.38
			Claim 3,150.18	7100-000			
			Interest 24.06	7990-000			
01/10/18	030010	MIDLAND FUNDING LLC	Claim 000003, Payment 100.76397%			2,382.03	28,190.35

Page Subtotals 0.00 7,908.59

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 16-16258 -CAD  
Case Name: ANDERSON, BIANCA V.

Trustee Name: R. SCOTT ALSTERDA  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*2846 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*1199  
For Period Ending: 02/06/18

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		Midland Credit Management Inc agent Midland Funding LLC PO Box 2011 Warren, MI 48090	Claim 2,363.97 Interest 18.06	7100-000 7990-000			
01/10/18	030011	Hall-Jackson & Associates, PC 166 W. Washington Street Suite 275 Chicago, IL 60602	Claim 000006, Payment 100.76378%  Claim 17,731.58 Interest 135.43	  7200-000 7990-000		17,867.01	10,323.34
01/10/18	030012	Internal Revenue Service PO Box 7317 Philadelphia, PA 19101-7317	Claim 000001B, Payment 100.75330%  Claim 5.31 Interest 0.04	  7300-000 7990-000		5.35	10,317.99
01/10/18	030013	Illinois Department of Revenue Bankruptcy Section PO Box 19035 Springfield, IL 62794-9035	Claim 000004B, Payment 100.77126%  Claim 53.16 Interest 0.41	  7300-000 7990-000		53.57	10,264.42
01/10/18	030014	BIANCA V. ANDERSON 2919 W 60TH ST	Surplus Funds	8200-002		10,264.42	0.00

Page Subtotals 0.00 28,190.35

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 16-16258 -CAD  
Case Name: ANDERSON, BIANCA V.

Trustee Name: R. SCOTT ALSTERDA  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*2846 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*1199  
For Period Ending: 02/06/18

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		CHICAGO, IL 60629					

COLUMN TOTALS	53,248.00	53,248.00	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	53,248.00	53,248.00	
Less: Payments to Debtors		10,264.42	
Net	53,248.00	42,983.58	

	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****2846	53,248.00	42,983.58		0.00
	53,248.00	42,983.58		0.00
	(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Trustee's Signature: /s/ R. SCOTT ALSTERDA Date: 02/06/18  
R. SCOTT ALSTERDA

Page Subtotals 0.00 0.00